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ABSTRACT

This document, which is intended for use by community and junior colleges throughout Mississippi, contains curriculum frameworks for the course sequences in the banking and finance technology program. Presented in the introduction are a program description and suggested course sequence. Section I is a curriculum guide consisting of outlines for each of the following course sequences in the program: banking and finance technology (principles of banking, money and banking, consumer lending, commercial lending, professional development in financial institutions I-II, business policy, professional development in financial institutions III-IV, business finance, bank accounting, work-based learning in banking and finance technology, and special project in banking and finance technology); related vocational-technical courses (microcomputer applications, applied business math, electronic spreadsheets, mechanics of communication, business communication, advanced microcomputer applications, administrative office procedures, income tax accounting, payroll accounting, business accounting, and computerized accounting); and related academic courses (principles of economics (macroeconomics), the legal environment of business I, and principles of accounting I-II). Each course outline contains some/all of the following: course name and abbreviation; course classification; course description; prerequisites; and competencies and suggested objectives. Recommended tools and equipment are listed in section II. Appended are lists of related academic topics and workplace skills for the 21st century and a student competency profile. (MN)

Mississippi Curriculum Framework for Banking and Finance Technology

ED 397 338

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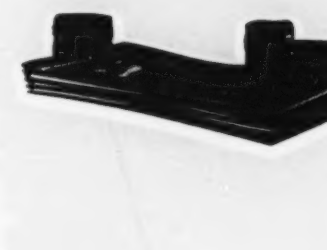

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Postsecondary Vocational and Technical Education 1996

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July 30, 1996

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CURRICULUM FRAMEWORK

FOR

BANKING & FINANCE TECHNOLOGY

(Program CIP: 52.0803 - Banking and Related Financial Programs, Other)

POSTSECONDARY PROGRAMS 1996

July 30, 1996

Direct inquiries to:

Program Coordinator
Marketing and Related Technology Education
Office of Vocational and Technical Education
P.O. Box 771
Jackson, MS 39205
(601) 359-3479

For copies of this publication, contact:

Research and Curriculum Unit
P.O. Drawer DX
Mississippi State, MS 39762
(601) 325-2510

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FOREWORD

In order to survive in today's global economy, businesses and industries have had to adopt new practices and procedures. Total quality management, statistical process control, participatory management, and other concepts of high performance work organizations are practices by which successful companies survive. Employers now expect their employees to be able to read, write, and communicate effectively; solve problems and make decisions; and interact with the technologies that are prevalent in today's workplace. Vocational-technical education programs must also adopt these practices in order to provide graduates who can enter and advance in the changing work world.

The curriculum framework in this document reflects these changes in the workplace and a number of other factors that impact on local vocational-technical programs. Federal and state legislation calls for articulation between high school and community college programs, integration of academic and vocational skills, and the development of sequential courses of study that provide students with the optimum educational path for achieving successful employment. National skills standards, developed by industry groups and sponsored by the U. S. Departments of Education and Labor, provide vocational educators with the expectations of employers across the United States. All of these factors are reflected in the framework found in this document.

Each postsecondary program of instruction consists of a program description and a suggested sequence of courses which focus on the development of occupational competencies. Each vocational-technical course in this sequence has been written using a common format which includes the following components:

- Course Name - A common name that will be used by all community/junior colleges in reporting students.
- Course Abbreviation - A common abbreviation that will be used by all community/junior colleges in reporting students.
- Classification - Courses may be classified as:
  - Vocational-technical core - A required vocational-technical course for all students.
  - Vocational-technical elective - An elective vocational-technical course.
  - Related academic course - An academic course which provides academic skills and knowledge directly related to the program area.
  - Academic core - An academic course which is required as part of the requirements for an Associate degree.
- Description - A short narrative which includes the major purpose(s) of the course and the recommended number of hours of lecture and laboratory activities to be conducted each week during a regular semester.

- Prerequisites - A listing of any prerequisite courses that must be taken prior to or on enrollment in the course.
- Competencies and Suggested Objectives - A listing of the competencies (major concepts and performances) and of the suggested student objectives that will enable students to demonstrate mastery of these competencies.

The following guidelines were used in developing the program(s) in this document and should be considered in compiling and revising course syllabi and daily lesson plans at the local level:

- The content of the courses in this document reflects approximately 75 percent of the time allocated to each course. For example, in a four semester hour course consisting of 30 hours lecture and 120 hours of laboratory activities, approximately 22 hours of lecture and 90 hours of lab should be taken by the competencies and suggested objectives identified in the course framework. The remaining 25 percent of each course should be developed at the local district level and may reflect:
  - Additional competencies and objectives within the course related to topics not found in the State framework, including activities related to specific needs of industries in the community college district.
  - Activities which develop a higher level of mastery on the existing competencies and suggested objectives.
  - Activities and instruction related to new technologies and concepts that were not prevalent at the time the current framework was developed/revised.
  - Activities which implement components of the Mississippi Tech Prep initiative, including integration of academic and vocational-technical skills and coursework, school-to-career transition activities, and articulation of secondary and postsecondary vocational-technical programs.
  - Individualized learning activities, including worksite learning activities, to better prepare individuals in the courses for their chosen occupational area.

- Sequencing of the course within a program is left to the discretion of the local district. Naturally, foundation courses related to topics such as safety, tool and equipment usage, and other fundamental skills should be taught first. Other courses related to specific skill areas and related academics, however, may be sequenced to take advantage of seasonal and climatic conditions, resources located outside of the school, and other factors.

- Programs that offer an Associate of Applied Science degree must include a minimum 15 semester credit hour academic core. Specific courses to be taken within this core are to be determined by the local district. Minimum academic core courses are as follows:

- 3 semester credit hours — Math/Science Elective
- 3 semester credit hours — Written Communications Elective
- 3 semester credit hours — Oral Communications Elective
- 3 semester credit hours — Humanities/Fine Arts Elective
- 3 semester credit hours — Social/Behavioral Science Elective

It is recommended that courses in the academic core be spaced out over the entire length of the program, so that students complete some academic and vocational-technical courses each semester. Each community/junior college has the discretion to select the actual courses that are required to meet this academic core requirement.

- In instances where secondary programs are directly related to community and junior college programs, competencies and suggested objectives from the high school programs are listed as Baseline Competencies. These competencies and objectives reflect skills and knowledge that are directly related to the community and junior college vocational-technical program. In adopting the curricu'um framework, each community and junior college is asked to give assurances that:
  - students who can demonstrate mastery of the Baseline Competencies do not receive duplicate instruction, and
  - students who cannot demonstrate mastery of this content will be given the opportunity to do so.

- The roles of the Baseline Competencies are to:
  - Assist community/junior college personnel in developing articulation agreements with high schools, and
  - Ensure that all community and junior college courses provide a higher level of instruction than their secondary counterparts

- The Baseline Competencies may be taught as special "Introduction" courses for 3-6 semester hours of institutional credit which will not count toward Associate degree requirements. Community and junior colleges may choose to integrate the Baseline Competencies into ongoing courses in lieu of offering the "Introduction" courses or may offer the competencies through special projects or individualized instruction methods.

- Technical elective courses have been included to allow community colleges and students to customize programs to meet the needs of industries and employers in their area.

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WRITING TEAM

Janet Gullet, East MS Community College
Gerald Bourgeois, MS Gulf Coast Community College
Herbert Thigpen, Pearl River Community College

MDE STAFF

Sondra Hardin, Program Coordinator, Marketing and Related Technology
Carolyn Alexander, Vocational Program Services Coordinator

Team Leader

Jo Ann Watts, Research and Curriculum Unit

Reviewers

Practitioners:
Linda Alderson
Sara McKinney
Melanie Wade

Educators:
Taut Jullett
Herbert Thigpen

Technical Committee on Business Curricula

John Black, Jr.
Mary Bland
Luther Burrell
Wynelia Cherry
Bruce Hill
David M. Howell
Jay Jacobus
Lawrence Jones
Roger Knight
Peggy Ramsey
Dale Sowell
Mary M. White

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BANKING AND FINANCE TECHNOLOGY
PROGRAM DESCRIPTION

The Banking and Finance Technology program is a two-year course of study designed to help present and prospective banking and finance students and employees prepare for and take advantage of the varied career opportunities available to them in the progressive field of financial services.

The program is designed to provide an introduction and an overview of the financial services industry and the opportunities for the student or employee to develop basic financial knowledge and abilities, along with the required competencies and social skills necessary for employment/advancement in the field of finance.

The financial services industry includes banks, savings and loan associations, finance companies, credit unions, and the financial aspects of businesses.

BANKING AND FINANCE TECHNOLOGY

SUGGESTED COURSE SEQUENCE*

FIRST YEAR

3 sch	Written Communications Elective	3 sch	Approved Elective†
3 sch	Microcomputer Applications (BOT 1133)	3 sch	Oral Communications Elective
3 sch	Principles of Banking (BFT 1213)	3 sch	Electronic Spreadsheet (BOT 1223)
3 sch	Applied Business Math (BOT 1313)	3 sch	Money and Banking (BFT 1223)
3 sch	Consumer Lending (BFT 1313)	3 sch	Commercial Lending (BFT 1323)
1 sch	Professional Development in Financial Institutions (BFT 1411)**	3 sch	Mechanics of Communication (BOT 1713)
		1 sch	Professional Development in Financial Institutions (BFT 1421)**
16 hrs		19 hrs	

SECOND YEAR

3 sch	Principles of Accounting I (ACC 1213)	3 sch	Humanities/Fine Arts Elective
1 sch	Professional Development in Financial Institutions (BFT 2431)**	3 sch	Business Finance (BFT 2523)
3 sch	Math/Natural Science Elective	1 sch	Professional Development in Financial Institutions (BFT 2441)**
3 sch	Social/Behavioral Elective	4 sch	Work-Based Learning in Banking and Finance Technology (BFT 2914) or Special Project in Banking and Finance Technology (BFT 2924)
3 sch	Business Policy (BFT 2113)		
3 sch	Business Communications (BOT 2813)	3 sch	Advanced Microcomputer Applications (BOT 2713)
		3 sch	Approved Elective†
16 hrs		17 hrs	

* Students who lack entry level skills in math, English, science, etc., will be provided related studies.

** May be scheduled in increment hours of one to four semester hours.

† APPROVED ELECTIVES

3 sch	Administrative Office Procedures (BOT 2723)
3 sch	Principles of Economics (Macroeconomics) (ECO 2113)
3 sch	Legal Environment of Business I (BAD 2413)
3 sch	Income Tax Accounting (BOT 2423)
3 sch	Payroll Accounting (BOT 2433)
3 sch	Principles of Accounting II (ACC 1223)
3 sch	Business Accounting (BOT 1433)
3 sch	Computerized Accounting (BOT 2413)
3 sch	Bank Accounting (BFT 2623)

SECTION I:

CURRICULUM GUIDE

FOR

BANKING & FINANCE TECHNOLOGY

BANKING & FINANCE TECHNOLOGY COURSES

Course Name: Principles of Banking

Course Abbreviation: BFT 1213

Classification: Vocational-Technical Core

Description: This course presents the fundamentals of bank functions and operations and is the basic course for further studies in finance and banking. (3 sch: 3 hr. lecture)

Prerequisite: None

Competencies and Suggested Objectives:

1. Describe the three major functions of the commercial bank (deposit, credit, and payments) and know the essential interrelation of the three.
   a. Complete the contract necessary in the relationships between the bank and various type of depositors
   b. Describe the operations of check processing and collecting and describe various aids to that process
   c. Describe basic bank bookkeeping functions
   d. List the various types of bank loans, and investments and the three essential concepts of liquidity, safety, and income
   e. Describe cash management techniques to include: operation of lock boxes, electronic funds transfers, automatic deposits, payroll, deposits, depository transfer checks

   Related Academic Topics (See Appendix A): C1, C2, C3, C4, C6, M1, M2, M6, M7, S8

   Workplace Skills (See Appendix B): WP2, WP3, WP4, WP6
2. Describe the bank's relationship to the community and its dual desire to make a profit and provide valuable services to the community
   a. List the services that banks offer individuals, businesses, governments, and correspondents
   b. Describe the bank's role in trust department services, settling estates, administering trusts and guardianships, providing agency services, and acting as trustee under indentures.
   c. Describe other specialized services such as letters of credit, bankers acceptances, traveler's checks, trust receipts, negotiable warehouse receipts, safe deposit services, etc.

   Related Academic Topics (See Appendix A): C1, C2, C3, C4, C6, M1, M4, M6, M7, S8

   Workplace Skills (See Appendix B): WP2, WP3, WP4, WP6

3. Explain the relationship among banks, the Federal Reserve System, the state banking departments, and the Comptroller of the Currency and other regulatory bodies having to do with financial institutions.
   a. Explain bank regulations and the purposes of bank examinations.
   b. Present arguments for and against financial deregulation.

   Related Academic Topics (See Appendix A): C1, C2, C3, C4, C6, M1, M2, M6, M7, S8

   Workplace Skills (See Appendix B): WP2, WP3, WP4, WP6

Course Name: Money and Banking

Course Abbreviation: BFT 1223

Classification: Vocational-Technical Core

Description: This course presents the basic economic principles most closely related to the subject of money and banking in a context of related topics to strengthen knowledge and appreciation of the role of financial institutions in the functioning of the American economy. Emphasis is placed on such problems as economic stabilization, limitations of central bank control, and government fiscal policy showing their repercussion on the banking industry. (3 sch: 3 hr. lecture)

Prerequisites: None

Competencies and Suggested Objectives:

1. Explain how the national banking system has been reformed.
   a. Describe ways that banking is structured in the U.S. and how this differs from that of most advanced nations.
   b. Identify the major problems with the nation's money and banking system that led congress to establish the Federal Reserve System.

   Related Academic Topics (See Appendix A): C1, C2, C3, C4, C6, M1, M2, M3, M4, S8

   Workplace Skills (See Appendix B): WP2, WP3, WP4, WP6
2. Comprehend the basic functions of money and the nation's money supply.
   a. Explain the effect of bank lending on bank reserves and on the nation's money supply.
   b. Explain what determines how much coin and currency is issued.
   c. Comprehend the nature and importance of the types of money and payment devices used in the U.S. today.

   Related Academic Topics (See Appendix A): C1, C2, C3, C4, C6, M1, M2, M3, M4, M6, M7, S8

   Workplace Skills (See Appendix B): WP2, WP3, WP4, WP6
3. Explain how the Federal Reserve uses its monetary policy to achieve economic balances.
   a. Differentiate the differences in monetary and fiscal policy.
   b. Analyze the role of banks in the implementation of monetary policy.
   c. Describe the concept of the discount function of the Federal Reserve.
   d. Explain why Federal Reserve requirements are imposed on banks.
   e. Comprehend how the Federal Reserve purchases (or sales) of securities affect bank reserves and the nation's money supply.

Related Academic Topics (See Appendix A): C1, C2, C3, C4, C6, M1, M2, M3, M4, M6, M7, S8
Workplace Skills (See Appendix B): WP2, WP3, WP4, WP6

Course Name: Consumer Lending

Course Abbreviation: BFT 1313

Classification: Vocational-Technical Core

Description: This course provides specific concepts as well as the role consumer credit plays in a commercial bank. Techniques of installment lending are introduced with emphasis on the loan interview, loan application, investigating credit, evaluating credit risks, making credit decisions, documenting credit, and consumer compliance. (3 sch: 3 hr. lecture)

Prerequisites: None

Competencies and Suggested Objectives:

1. Define consumer credit.
   a. Trace the history of consumer credit.
   b. Cite the benefits of consumer credit.
   Related Academic Topics (See Appendix A): C1, C2, C3, C4, C6, M1, S8
   Workplace Skills (See Appendix B): WP2, WP3, WP4, WP6
2. Identify the types and characteristics of consumer loans.
   a. Identify and describe the types of closed-end loans.
   b. Define direct loans.
   c. Describe the indirect lending relationship and explain the indirect lending process.
   d. Define and enumerate the types of open end credit.
   e. Interpret the major consumer protection laws.
   Related Academic Topics (See Appendix A): C1, C2, C3, C4, C6, M1, M4, M7, S8
   Workplace Skills (See Appendix B): WP2, WP3, WP4, WP6
3. Explain the consumer lending process.
   a. Explain the principles of loan interviewing.
   b. Describe the credit investigation process.
   c. Identify various warning signs.
   d. Enumerate the six C's of credit.
   e. Specify the objectives of credit evaluation.
   f. Identify the loan documentation and closing process.
   g. Explain the reasons a loan might be declined.
   h. Cite the six major credit risks.
   Related Academic Topics (See Appendix A): C1, C2, C3, C4, C5, C6, M1, M2, M3, M4, M6, M7, S8
   Workplace Skills (See Appendix B): WP1, WP2, WP3, WP4, WP6

4. Explain the consumer loan monitoring process.
   a. Explain the general reasons for customer delinquency.
   b. Describe the escalating efforts of collection and recovery.

   Related Academic Topics (See Appendix A): C1, C2, C3, C4, C6, M1, M2, M3, M4, M6, M7, S8

   Workplace Skills (See Appendix B): WP2, WP3, WP4, WP6

Course Name: Commercial Lending

Course Abbreviation: BFT 1323

Classification: Vocational-Technical Core

Description: This course is designed to give an overview of the bank's commercial lending function and perspective. The course offers the basic definitions, concepts, and principles of commercial lending, and illustrates the involvement of an interactive process that demands human relations skills. (3 sch: 3 hr. lecture)

Prerequisites: None

Competencies and Suggested Objectives:

1. Comprehend the basic business operation of a commercial bank, including its sources and uses of funds, how it makes a profit, and how it manages risk.
   a. Describe the basic organization of a commercial bank.
   b. Explain how commercial lending has evolved.
   c. Cite major legislation affecting commercial lending.

   Related Academic Topics (See Appendix A): C1, C2, C3, C4, C6, M1, M2, S8
   Workplace Skills (See Appendix B): WP2, WP3, WP4, WP6
2. Identify the personal characteristics and skills needed to become a successful loan officers.
   a. Review the process of accepting or rejecting a loan.
   b. Explain the role of loan structuring.
   c. Describe the negotiation of a lending arrangement.
   d. Comprehend the importance of loan interviewing and why credit investigation is necessary.

   Related Academic Topics (See Appendix A): C1, C2, C3, C4, C6, M1, M2, S8
   Workplace Skills (See Appendix B): WP2, WP3, WP4, WP6
3. Comprehend the risks involved in commercial lending and the problem loan process.
   a. Cite the factors of valuation of collateral.
   b. Identify the components of pricing a loan.
   c. Explain the importance of loan documentation.
   d. Explain how a loan agreement is a source of support to a lender.
   e. Cite the steps in monitoring a loan.
   f. Describe the warning signs that indicate an impending problem loan and the problem loan process.

   Related Academic Topics (See Appendix A): C1, C2, C3, C4, C6, M1, M2, M3, M4, S8
   Workplace Skills (See Appendix B): WP1, WP2, WP3, WP4, WP6

Course Name: Professional Development in Financial Institutions I

Course Abbreviation: BFT 1411

Classification: Vocational-Technical Core

Description: This course provides practical exercises in both the technical and social skills necessary for employment in the finance and banking industry. Involvement in a program of leadership and personal development in occupational competencies, and high standards in personal and professional relationships are stressed. (1 sch: 2 hr. lab)

Prerequisites: None

Competencies and Suggested Objectives:

1. Develop leadership skills in finance and banking.
   a. Apply finance and banking competencies to "real life" situations.
   b. Use ethical business practices in "real life" situations.
   c. Develop career awareness.

   Related Academic Topics (See Appendix A): C1, C2, C3, C4, C5, C6, M1, M2, M3, M4, M6, M7, S8

   Workplace Skills (See Appendix B): WP1, WP2, WP3, WP4, WP6

Course Name: Professional Development in Financial Institutions II

Course Abbreviation: BFT 1421

Classification: Vocational-Technical Core

Description: This course provides practical exercises in both the technical and social skills necessary for employment in the finance and banking industry. Involvement in a program of leadership and personal development in occupational competencies, and high standards in personal and professional relationships are stressed. (1 sch: 2 hr. lab)

Prerequisites: None

Competencies and Suggested Objectives:

1. Continue to develop leadership skills in finance and banking.
   a. Apply finance and banking competencies to "real life" situations.
   b. Use ethical business practices in "real life" situations.
   c. Develop career awareness.
   d. Define the characteristics of the private enterprise system.
   e. Explore personal goals and objectives related to the finance field.

   Related Academic Topics (See Appendix A): C1, C2, C3, C4, C5, C6, M1, M2, M3, M4, M6, M7, S8

   Workplace Skills (See Appendix B): WP1, WP2, WP3, WP4, WP6

July 30, 1996

Course Name: Business Policy

Course Abbreviation: BFT 2113

Classification: Vocational-Technical Core

Description: This course uses the learn-by-doing approach with activities and cases drawn from the field of finance, business administration, and current economic situation to illustrate how daily tasks are evaluated and performed by business professionals. (3 sch: 2 hr. lecture, 2 hr. lab)

Prerequisites: None

Competencies and Suggested Objectives:

1. Analyze a variety of goals, problems, facts, conditions, conflicts, and personalities concerning the business world.
   a. Analyze each case and the problems therein.
   b. Examine internal decision procedures as they apply to a specific problem.
   c. Obtain the comments and suggestions involved in case writing.

   Related Academic Topics (See Appendix A): C1, C2, C3, C4, C5, C6, M1, M2, M3, M4, M6, M7, S8

   Workplace Skills (See Appendix B): WP1, WP2, WP3, WP4, WP6

Course Name: Professional Development in Financial Institutions III

Course Abbreviation: BFT 2431

Classification: Vocational-Technical Core

Description: This course provides practical exercises in both the technical and social skills necessary for employment in the finance and banking industry. Involvement in a program of leadership and personal development in occupational competencies, and high standards in personal and professional relationships are stressed. (1 sch: 2 hr. lab)

Prerequisites: None

Competencies and Suggested Objectives:

1. Continue to develop leadership skills in finance and banking.
   a. Apply finance and banking competencies to "real life" situations.
   b. Use ethical business practices in "real life" situations.
   c. Develop career awareness.
   d. Define the characteristics of the private enterprise system.
   e. Explore personal goals and objectives related to the finance field.

   Related Academic Topics (See Appendix A): C1, C2, C3, C4, C5, C6, M1, M2, M3, M4, M6, M7, S8

   Workplace Skills (See Appendix B): WP1, WP2, WP3, WP4, WP6

Course Name: Professional Development in Financial Institutions IV

Course Abbreviation: BFT 2441

Classification: Vocational-Technical Core

Description: This course provides practical exercises in both the technical and social skills necessary for employment in the finance and banking industry. Involvement in a program of leadership and personal development in occupational competencies, and high standards in personal and professional relationships are stressed. (1 sch: 2 hr. lab)

Prerequisites: None

Competencies and Suggested Objectives:

1. Culminate the development of leadership skills in finance and banking.
   a. Apply finance and banking competencies to "real life" situations.
   b. Use ethical business practices in "real life" situations.
   c. Develop career awareness.
   d. Define the characteristics of the private enterprise system.
   e. Explore personal goals and objectives related to the finance field.

   Related Academic Topics (See Appendix A): C1, C2, C3, C4, C5, C6, M1, M2, M3, M4, M6, M7, S8

   Workplace Skills (See Appendix B): WP1, WP2, WP3, WP4, WP6

Course Name: Business Finance

Course Abbreviation: BFT 2523

Classification: Vocational-Technical Core

Description: This course introduces the student to business finance management with the principles of finance applied to the operations of the profit-seeking business firm. Fundamental processes of problem solving are emphasized. (3 sch: 2 hr. lecture, 2 hr. lab)

Prerequisites: None

Competencies and Suggested Objectives:

1. Explain the importance of financial planning.
   a. Describe the types of budgets used in business.
   b. Construct a cash budget.
   c. Differentiate the cash flow in various types of business.
   Related Academic Topics (See Appendix A): C1, C2, C3, C4, C5, C6, M1, M2, M3, M4, M6, M7, S8
   Workplace Skills (See Appendix B): WP1, WP2, WP3, WP4, WP6
2. Describe the reasons for borrowing.
   a. Describe the differences in debt and equity.
   b. Explain short-term borrowing and its sources of repayment.
   c. Explain long-term borrowing and its sources of repayment.
   Related Academic Topics (See Appendix A): C1, C2, C3, C4, C5, C6, M1, M2, M3, M4, M6, M7, S8
   Workplace Skills (See Appendix B): WP1, WP2, WP3, WP4, WP6
3. Differentiate between interest formulas.
   a. Calculate simple interest.
   b. Calculate compound interest.
   c. Apply interest formulas in the preparation of promissory notes.
   Related Academic Topics (See Appendix A): C1, C2, C3, C4, C6, M1, M2, M3, M4, M6, M7, S8
   Workplace Skills (See Appendix B): WP2, WP4, WP6
4. Demonstrate an awareness of the practical aspects of personal finance.
   a. Develop a personal financial plan.
   b. Construct an individual retirement plan.
   c. Differentiate between the types of insurance opportunities.
   Related Academic Topics (See Appendix A): C1, C2, C3, C4, C5, C6, M1, M2, M3, M4, M6, M7, S8
   Workplace Skills (See Appendix B): WP1, WP2, WP3, WP4, WP6

Course Name: Bank Accounting

Course Abbreviation: BFT 2623

Classification: Vocational-Technical Elective

Description: This is a fundamental course in bank accounting and financial reporting. The course covers the basic accounting principles used in banking today. (3 sch: 2 hr. lecture, 2 hr. lab)

Prerequisites: Consent of instructor

Competencies and Suggested Objectives:

1. Recognize the terminology associated with the banking industry and the accounting and reporting system.
   a. Define the difference between accounting and bookkeeping.
   b. Explain the relationship among source documents, journals, and ledgers.
   Related Academic Topics (See Appendix A): C1, C2, C3, C4, C6, M1, M2, M3, M4, M6, M7, S8
   Workplace Skills (See Appendix B): WP1, WP2, WP3, WP4, WP6
2. Describe the statement of income, the balance sheet, and the statement of changes in stockholders' equity for a bank.
   a. Prepare a trial balance and balance sheet.
   b. Prepare a statement of income.
   c. Prepare a statement of changes in stockholders' equity.
   Related Academic Topics (See Appendix A): C1, C2, C3, C4, C5, C6, M1, M2, M3, M4, M6, M7, S8
   Workplace Skills (See Appendix B): WP1, WP2, WP3, WP4, WP6
3. Classify the major components of a bank's financial statements.
   a. List the items that are included in the balance sheet caption "cash and due from banks."
   b. Describe the types of investment securities purchased by banks.
   c. Describe the characteristics of loans and state their differences.
   d. Describe the different classifications of deposit accounts.
   e. Explain the function of bank capital.
   f. Apply the income statement equation in the preparation of an income statement.
   Related Academic Topics (See Appendix A): C1, C2, C3, C4, C5, C6, M1, M2, M3, M4, M6, M7, S8
   Workplace Skills (See Appendix B): WP1, WP2, WP3, WP4, WP6

Course Name: Work-Based Learning in Banking and Finance Technology

Course Abbreviation: BFT 2914

Classification: Vocational-Technical Core

Description: This course is a cooperative program between industry and education and is designed to integrate the student's technical studies with industrial experience. Variable credit is awarded on the basis of one semester hour per 45 industrial contact hours. (4 sch: 12 hr. externship)

Prerequisites: Consent of instructor

Competencies and Suggested Objectives:

1. Apply technical skills needed to be a viable member of the work force.
   a. Prepare a description of technical skills to be developed in the work-based learning program.
   b. Develop technical skills needed to be a viable member of the work force.

   Related Academic Topics (See Appendix A): C5, C6
   Workplace Skills (See Appendix B): WP1
2. Apply skills developed in other program area courses.
   a. Perform skills developed in other program area courses in the work-based learning program.

   Related Academic Topics (See Appendix A): C5, C6
   Workplace Skills (See Appendix B): WP5, WP6
3. Apply human relationship skills.
   a. Use pro-active human relationship skills in the work-based learning program.

   Related Academic Topics (See Appendix A): C5, C6
   Workplace Skills (See Appendix B): WP3
4. Apply and practice positive work habits and responsibilities.
   a. Perform assignments to develop positive work habits and responsibilities.

   Related Academic Topics (See Appendix A): C5, C6
   Workplace Skills (See Appendix B): WP3
5. Work with instructor and employer to develop written occupational objectives to be accomplished.
   a. Perform written occupational objectives in the work-based learning program.

   Related Academic Topics (See Appendix A): C5, C6
   Workplace Skills (See Appendix B): WP6

6. Assess accomplishment of objectives.
   a. Prepare daily written assessment of accomplishment of objectives.
   b. Present weekly written reports to instructor in activities performed and objectives accomplished.

   Related Academic Topics (See Appendix A): C5, C6
   Workplace Skills (See Appendix B): WP6
7. Utilize a set of written guidelines for the work-based learning program.
   a. Develop and follow a set of written guidelines for the work-based learning program.

   Related Academic Topics (See Appendix A): C5, C6
   Workplace Skills (See Appendix B): WP6

Course Name: Special Project in Banking and Finance Technology

Course Abbreviation: BFT 2924

Classification: Vocational-Technical Core

Description: This course emphasizes development of concepts, terminology, and theory of Banking and Finance. The student will be assigned projects dealing with current situations in the financial services industry. (4 sch: 3 hr. lecture, 2 hr. lab)

Prerequisites: Approval of instructor

Competencies and Suggested Objectives:

1. Demonstrate skills needed to be a viable member of the financial institutions or industry workforce.
   a. Apply skills developed in financial course work.
   b. Practice good human relations skills.
   c. Assume responsibility for good work habits.
   d. Display appropriate appearance for each work environment.
   e. Employ thinking skills that include creative thinking, decision making, problem solving, reasoning, and specific tasks/skills to be mastered in the program.

   Related Academic Topics (See Appendix A): C1, C2, C3, C4, C5, C6, M1, M2, M3, M4, M6, M7, S8
   Workplace Skills (See Appendix B): WP1, WP2, WP3, WP4, WP6

RELATED VOCATIONAL-TECHNICAL COURSES

Course Name: Microcomputer Applications

Course Abbreviation: BOT 1133

Classification: Related Vocational-Technical (from Business and Office and Related Technology Cluster)

Description: This course will introduce an operating system and word processing, spreadsheet, and database management software applications. (3 sch: 2 hr. lecture, 2 hr. lab)

Prerequisites: Introductory keyboarding course or equivalent

Competencies and Suggested Objectives:

1. Demonstrate a basic understanding of an operating system.
   a. Apply basic commands of operating system software.
   b. Demonstrate proper file and disk management.
   Related Academic Topics (See Appendix A): C1, C3, C6
   Workplace Skills (See Appendix B): WP2, WP4, WP5
2. Demonstrate a basic understanding of word processing.
   a. Define terminology related to word processing.
   b. Produce simple documents using basic word processing features to include margins, tabs, line spacing, underlining, boldface, centering, inserting, deleting, spellchecking, saving, retrieving, and printing.
   Related Academic Topics (See Appendix A): C1, C2, C3, C6, M1, M2, M4, M7
   Workplace Skills (See Appendix B): WP2, WP4, WP5, WP6
3. Demonstrate a basic understanding of spreadsheet applications.
   a. Define terminology related to spreadsheet applications.
   b. Apply basic spreadsheet software features to include alphabetic, numeric, and alphanumeric cell entries, values, formulas, column-widths, column and row headings, deleting, inserting, saving, and printing.
   Related Academic Topics (See Appendix A): C1, C2, C3, C4, M1, M2, M6, M7
   Workplace Skills (See Appendix B): WP2, WP4, WP5, WP6
4. Demonstrate a basic understanding of database applications.
   a. Define terminology related to database applications.
   b. Apply basic database software features to design a simple file, add records, edit records, generate reports, and select certain records from files.
   Related Academic Topics (See Appendix A): C1, C3, C4, C5, M1, M7
   Workplace Skills (See Appendix B): WP2, WP4, WP6

Course Name: Applied Business Math

Course Abbreviation: BOT 1313

Classification: Related Vocational-Technical (from Business and Office and Related Technology Cluster)

Description: This course is designed to develop competency in mathematics for business use. Ten-key touch method on the electronic desktop calculators is stressed. (3 sch: 3 hr. lecture)

Prerequisites: None

Competencies and Suggested Objectives:

1. Operate a calculator using the touch method.
   a. Build speed and accuracy in data entry.
   b. Proofread and edit numbers.
   Related Academic Topics (See Appendix A): C1, C2, C3, C6, M1, M2
   Workplace Skills (See Appendix B): WP2, WP6
2. Solve mathematical problems.
   a. Analyze the problem.
   b. Round numbers and estimate a solution to the problem.
   c. Perform mathematical computations.
   d. Compare estimated solution with computed solution.
   Related Academic Topics (See Appendix A): C1, C2, C3, M1, M2, M7
   Workplace Skills (See Appendix B): WP2, WP3, WP4, WP6
3. Apply math skills to business transactions, reports, and documents.
   a. Complete and verify various business forms including calculating discounts on invoices.
   b. Compute and compare interest and finance charges.
   c. Calculate percent of increase/decrease.
   d. Complete depreciation schedules.
   e. Complete payroll and taxes.
   f. Compute commission, markup, and selling price.
   g. Use deductive reasoning to solve problems and generate conclusions.
   Related Academic Topics (See Appendix A): C1, C2, C3, C6, M1, M2, M7
   Workplace Skills (See Appendix B): WP1, WP2, WP4, WP6
4. Apply math skills to personal finances.
   a. Reconcile a bank statement.
   b. Compute personal taxes.
   c. Compute insurance costs.
   Related Academic Topics (See Appendix A): C1, C2, C3, C6, M1, M2, M7
   Workplace Skills (See Appendix B): WP1, WP2, WP4, WP6

Course Name: Electronic Spreadsheet

Course Abbreviation: BOT 1813

Classification: Related Vocational-Technical (from Business and Office and Related Technology Cluster)

Description: This course focuses on advanced applications of the electronic spreadsheet as an aid to management decision making. (3 sch: 2 hr. lecture, 2 hr. lab)

Prerequisites: Applied Business Math (BOT 1313) and Microcomputer Applications (BOT 1133)

Competencies and Suggested Objectives:

1. Design effective spreadsheets.
   a. Determine the purpose of the spreadsheet and an appropriate overall format.
   b. Format spreadsheets for effective organization, applying good design of cell entries, grouping of cell entries into sections, and effective display of formulas.

   Related Academic Topics (See Appendix A): C1, C2, C4, M1, M2, M7
   Workplace Skills (See Appendix B): WP2, WP4, WP5, WP6
2. Demonstrate the ability to use spreadsheet functions and commands.
   a. Apply appropriate arithmetic operations, order of arithmetic operations, and statistical automatic functions to arrive at a formula.
   b. Create and use macros.
   c. Create and use spreadsheet templates.

   Related Academic Topics (See Appendix A): C1, C2, C4, M1, M2, M6, M7
   Workplace Skills (See Appendix B): WP2, WP4, WP5, WP6
3. Revise and reformat spreadsheets.
   a. Copy and move formulas, cells, columns, and rows to another area of the worksheet.
   b. Change label and number formats.

   Related Academic Topics (See Appendix A): C1, C2, C4, M1, M2, M7
   Workplace Skills (See Appendix B): WP2, WP4, WP5, WP6
4. Demonstrate the ability to use advanced graphic features.
   a. Create complex graphs and charts using spreadsheet applications.
   b. Convert data to graph format.
   c. Create and sort database.

   Related Academic Topics (See Appendix A): C1, C2, C4, M2, M3, M6, M7, S8
   Workplace Skills (See Appendix B): WP2, WP4, WP5, WP6

5. Demonstrate the ability to use database features.
   a. Create and sort a database.
   b. Query a database.

   Related Academic Topics (See Appendix A): C1, C2, C4
   Workplace Skills (See Appendix B): WP2, WP4, WP6
6. Print spreadsheets and graphs.
   a. Print spreadsheets in landscape and portrait format.
   b. Print spreadsheets using a variety of typefaces, type styles, and type sizes.

   Related Academic Topics (See Appendix A): C1, C2, C4, M1, M7
   Workplace Skills (See Appendix B): WP2, WP4, WP6
7. Demonstrate knowledge of linking and exporting files.
   a. Describe the process for linking and exporting files.
   b. Link and export spreadsheet files.

   Related Academic Topics (See Appendix A): C1, C2, C4
   Workplace Skills (See Appendix B): WP2, WP4, WP6
8. Demonstrate knowledge of how the spreadsheet can be used as an analytical and decision-making tool.
   a. Analyze and interpret data from spreadsheets.
   b. Determine solutions to "what if" questions employed in forecasting solutions to simulated activities.

   Related Academic Topics (See Appendix A): C1, C2, C4, C5
   Workplace Skills (See Appendix B): WP2, WP4, WP5

Course Name: Mechanics of Communication

Course Abbreviation: BOT 1713

Classification: Related Vocational-Technical (from Business and Office and Related Technology Cluster)

Description: This course is designed to develop the basic English competencies necessary for success in the business world. A study of the parts of speech, sentence structure, sentence types, capitalization, punctuation, and spelling is emphasized. (3 sch: 3 hr. lecture)

Prerequisite: None

Competencies and Suggested Objectives:

1. Use effective grammar skills.
   a. Construct complete sentences that convey ideas clearly.
   b. Use verbs correctly.
   c. Use nouns and pronouns correctly.
   d. Choose the correct verb form to agree with the noun or pronoun in a sentence.
   e. Select appropriate descriptive words (adjectives and adverbs).
   f. Use conjunctions and prepositions to join words clearly and correctly.

   Related Academic Topics (See Appendix A): C1, C4, C5, C6, S8
   Workplace Skills (See Appendix B): WP2, WP6
2. Improve punctuation skills.
   a. Use end punctuation and internal punctuation correctly.
   b. Form possessives, contractions, and special plurals correctly.
   c. Capitalize words according to accepted standards.
   d. Use correct abbreviations and symbols where appropriate.
   e. Use correct form in writing numbers in communications.

   Related Academic Topics (See Appendix A): C1, C5, C6, M1, S8
   Workplace Skills (See Appendix B): WP2, WP4, WP6
3. Improve editing skills.
   a. Use reference materials such as standard office manual, dictionary, and thesaurus.
   b. Use and understand commonly misused words.
   c. Maintain a list of frequently misspelled words.

   Related Academic Topics (See Appendix A): C1, C3, C4
   Workplace Skills (See Appendix B): WP2, WP4, WP6

Course Name: Business Communication

Course Abbreviation: BOT 2813

Classification: Related Vocational-Technical (from Business and Office and Related Technology Cluster)

Description: This course develops communication skills with emphasis on principles of writing business correspondence and reports, and analyzing and summarizing information in a logically written presentation. (3 sch: 3 hr. lecture)

Prerequisite: Mechanics of Communication (BOT 1713) and introductory keyboarding course or equivalent; or consent of instructor

Competencies and Suggested Objectives:

1. Organize and compose effective business letters, memorandums, reports, and messages.
   a. Identify direct, indirect, and persuasive approaches to writing business letters.
   b. Develop skills to produce clear, concise, complete, accurate, and courteous messages.

   Related Academic Topics (See Appendix A): C1, C4, C5
   Workplace Skills (See Appendix B): WP2, WP4, WP6
2. Prepare written communications involved in the job application process.
   a. Complete an application form.
   b. Update a personal data sheet.
   c. Compose letters of application, follow-up, acceptance, and resignation.

   Related Academic Topics (See Appendix A): C1, C4, C5
   Workplace Skills (See Appendix B): WP2, WP4, WP6
3. Demonstrate sensitivity in communicating with a diverse workforce.
   a. Research and identify factors that impact communication.
   b. Apply appropriate strategies for successful communication.

   Related Academic Topics (See Appendix A): C1, C4, C5
   Workplace Skills (See Appendix B): WP2, WP3, WP4, WP6
4. Develop communication skills for an international audience.
   a. Prepare documents in correct style for international communications.
   b. Research and identify the customs of the people with whom you are communicating.
   c. List resources to utilize in finding answers to questions related to international business communications.
   d. Investigate the use of translation software.

   Related Academic Topics (See Appendix A): C1, C2, C4, C5
   Workplace Skills (See Appendix B): WP2, WP3, WP4, WP6

Course Name: Advanced Microcomputer Applications

Course Abbreviation: BOT 2713

Classification: Related Vocational-Technical (from Business and Office and Related Technology Cluster)

Description: This course develops the ability to use an operating system to integrate activities using applications software which includes word processing, database, spreadsheet, graphics, and telecommunications. (3 sch: 2 hr. lecture, 2 hr. lab)

Prerequisite: Microcomputer Applications (BOT 1133)

Competencies and Suggested Objectives:

1. Create integrated business documents transferring data among software applications.
   a. Transfer data between a database application and a spreadsheet application.
   b. Transfer data between a database application and a word processing application.
   c. Transfer data between a spreadsheet application and a word processing application.

   Related Academic Topics (See Appendix A): C1, C2, C4
   Workplace Skills (See Appendix B): WP2, WP4
2. Utilize advanced functions of software applications.
   a. Describe and/or set up appropriate configurations of software.
   b. Use advanced functions of word processing software.
   c. Use advanced functions of database management software.
   d. Use advanced functions of spreadsheet software.

   Related Academic Topics (See Appendix A): C1, C2, C4
   Workplace Skills (See Appendix B): WP2, WP4
3. Identify new technology.
   a. Describe teleconferencing.
   b. Describe the use of virtual reality.
   c. Use a public information retrieval service and conduct a search.
   d. Use CD-ROM technology.

   Related Academic Topics (See Appendix A): C2, C4, C6, S8
   Workplace Skills (See Appendix B): WP2, WP4, WP5, WP6
4. Make informed decisions for evaluating and purchasing computer software and equipment.
   a. Discuss basic criteria for evaluating software.
   b. Identify requirements for computer hardware.
   c. Discuss computer ethics.

d. Discuss the advantages and disadvantages of a local area network.
Related Academic Topics (See Appendix A): C1, C4, C6, S8
Workplace Skills (See Appendix B): WP2, WP4, WP5, WP6

5. Plan, develop, and deliver a presentation using multimedia.
   a. Organize information and plan the message.
   b. Utilize multimedia software applications to enhance the message.
   Related Academic Topics (See Appendix A): C1, C2, C4, C6, S8
   Workplace Skills (See Appendix B): WP2, WP4, WP5, WP6
6. Demonstrate the ability to access information using electronic sources to include online database and CD-ROM software.
   a. Access telecommunications software.
   b. Search and download information.
   Related Academic Topics (See Appendix A): C2, C4, S8
   Workplace Skills (See Appendix B): WP2, WP4, WP5, WP6

Course Name: Administrative Office Procedures

Course Abbreviation: BOT 2723

Classification: Related Vocational-Technical (from Business and Office and Related Technology Cluster)

Description: This course will provide comprehensive coverage and integration of business skills and issues, develop critical-thinking and problem-solving skills, and establish a foundation in business procedures. (3 sch: 2 hr. lecture, 2 hr. lab)

Prerequisites: Introductory keyboarding course or equivalent; and Microcomputer Applications (BOT 1133)

Competencies and Suggested Objectives:

1. Describe the importance of administrative support in today's business environment.
   a. Define administrative support.
   b. Discuss the impact of technology in business.
   c. Discuss the responsibilities of individual employees in relation to global competition, increased emphasis on personal productivity, customer service, and responsible business practices.
   d. Review an organizational network and describe the relationships between positions and responsibilities.

   Related Academic Topics (See Appendix A): C1, C3, C4, C6
   Workplace Skills (See Appendix B): WP2, WP3, WP4
2. Examine employment, health, and safety issues.
   a. Discuss the importance of good labor relations.
   b. List workers' rights regarding issues such as sexual harassment, discrimination, and privacy.
   c. Identify agencies that establish and monitor health and safety standards; identify important health and safety standards established by these agencies.
   d. List the main causes of accidents in the office and identify preventive measures.
   e. Define and discuss ergonomics.
   f. Identify health problems associated with improper use of technology, such as carpal tunnel syndrome, and identify preventive measures.
   g. Identify responsibilities organizations have to their employees in terms of the *Right to Know Law* and risk management.

   Related Academic Topics (See Appendix A): C1, C3, C4, C6, S1, S8
   Workplace Skills (See Appendix B): WP1, WP2, WP3, WP4, WP6

3. Manually or electronically apply organizational and time management principles to increase productivity.
   a. Define productivity.
   b. Create a personal time log to analyze how time is spent.
   c. Set goals and establish priorities.
   d. Develop a *To Do List*, prioritize tasks, and establish deadlines.
   e. Use a calendaring system.
   f. Outline steps needed to complete a project: determining resources required (people, time, money, facilities), analyzing work flow for efficiency, and determining and tracking delegated responsibilities.

   Related Academic Topics (See Appendix A): C1, C4, C5, M3
   Workplace Skills (See Appendix B): WP1, WP2, WP4, WP6
4. Process mail.
   a. Define terms associated with mail processing.
   b. Classify and sort mail.
   c. Address national and international mail.
   d. Select and justify the most appropriate method to use in sending domestic and international mail in terms of cost, time, and other considerations.
   e. Sort and select records from a database to create a mailing list.
   f. Discuss ethical and legal issues associated with electronic mail.
   g. Discuss the advantages, disadvantages, costs, confidentiality, external and internal systems, and other aspects of facsimile mail and electronic mail.
   h. Fax a document.
   i. Transmit and receive electronic mail.

   Related Academic Topics (See Appendix A): C1, C3, C4, C6, M2, M3
   Workplace Skills (See Appendix B): WP2, WP4, WP5, WP6
5. Demonstrate an understanding of reprographics equipment, procedures, and applications.
   a. Define terminology associated with reprographics (copying).
   b. Identify types of copies available and copier features.
   c. Discuss proper maintenance of copying equipment.
   d. Determine the most appropriate method to use in copying documents.
   e. Discuss copyright laws associated with copying printed material.
   f. Copy documents producing quality reproductions.
   g. Explain troubleshooting procedures to follow when confronted with a problem during copying.
   h. Compare and recommend vendors using specified criteria, evaluating features, support, and maintenance.

   Related Academic Topics (See Appendix A): C1, C3, C4, C6
   Workplace Skills (See Appendix B): WP2, WP4, WP5, WP6
6. Demonstrate knowledge of telephone systems and good telephone protocol.
   a. Discuss current and futuristic features of telephone systems.

b. Describe features of voice mail.
c. Explain long-distance service features.
d. Determine the most appropriate method to use in placing telephone calls.
e. Discuss proper telephone protocol.
f. Locate business, government, and residential phone numbers by using the telephone book.
g. Determine time zones and area codes and outline procedures for making calls using this information.
h. Apply good techniques when placing and receiving telephone calls.
i. Transfer and screen calls efficiently.
j. Take and relay accurate phone messages.

Related Academic Topics (See Appendix A): C1, C2, C3, C6, M2, M3
Workplace Skills (See Appendix B): WP2, WP3, WP4, WP6

7. Demonstrate knowledge of the processes involved in making national and international travel arrangements and issues related to such travel.
   a. Analyze various methods of travel and determine the most appropriate method.
   b. Investigate international health policies, driving regulations, customs procedures and restrictions, passport and visa requirements, monetary exchange procedures, time differences, embassy locations, ground transportation, and cultural differences.
   c. Discuss the process of planning a national and international trip including working with a travel agent, arranging car rentals, and making hotel reservations.
   d. Make a travel itinerary.
   e. Discuss safety and security issues related to travel, such as preventive health measures and personal and property safety techniques.
   f. Complete an expense report.

   Related Academic Topics (See Appendix A): C1, C2, C4, C5, M1, M2, S8
   Workplace Skills (See Appendix B): WP1, WP2, WP4, WP6
8. Plan and conduct a meeting.
   a. Perform pre-meeting procedures.
   b. Create a meeting agenda.
   c. Conduct a meeting.
   d. Take minutes of a meeting.
   e. Evaluate a meeting.

   Related Academic Topics (See Appendix A): C1, C3, C4, C5, C6
   Workplace Skills (See Appendix B): WP1, WP2, WP3, WP4
9. Demonstrate group/team ability to plan, research, organize, and prepare a written and/or oral presentation using appropriate media and technology to present solutions to current business issues or problems.
   a. Identify the problem or issue to be addressed.
   b. Research the issue or problem.
   c. Analyze the research results in order to organize or problem solve.

d. Prepare and give a written or oral presentation.

Related Academic Topics (See Appendix A): C1, C2, C3, C4, C5
Workplace Skills (See Appendix B): WP1, WP2, WP3, WP4

10. Complete preparations for the job application process.
    a. Identify sources of potential job opportunities.
    b. Finalize personal data sheet and letters of application.
    c. Demonstrate proper behavior for an interview.
    d. State proper procedure to follow when leaving a position.

Related Academic Topics (See Appendix A): C1, C4, C5, C6
Workplace Skills (See Appendix B): WP2, WP3, WP4, WP6

Course Name: Income Tax Accounting

Course Abbreviation: BOT 2423

Classification: Related Vocational-Technical (from Business and Office and Related Technology Cluster)

Description: This course is designed to be an introductory tax accounting class with insight in federal income tax laws and preparation of reports. (3 sch: 2 hr. lecture, 2 hr. lab)

Prerequisite: Business Accounting (BOT 1433)

Competencies and Suggested Objectives:

1. Demonstrate an understanding of basic tax acccunting terminology, concepts, and procedures.
   a. Determine filing status for taxpayer.
   b. Determine if taxpayer should take itemized or standard deductions.
   c. Calculate taxable income.
   d. Calculate tax liability.
   Related Academic Topics (See Appendix A): C1, C2, C4, C5, M1, M2, M7
   Workplace Skills (See Appendix B): WP2, WP4, WP6
2. Acquire a working knowledge for preparing and filing returns using current tax forms with accompanying schedules.
   a. Prepare Mississippi state and federal income tax forms.
   b. Prepare accompanying schedules for appropriate tax forms.
   c. Identify how the tax laws are administered and enforced.
   Related Academic Topics (See Appendix A): C1, C2, C4, C5, M1, M2, M7
   Workplace Skills (See Appendix B): WP2, WP4, WP6

Course Name: Payroll Accounting

Course Abbreviation: BOT 2433

Classification: Related Vocational-Technical (from Business and Office and Related Technology Cluster)

Description: This course provides an in-depth study of payroll accounting. (3 sch: 2 hr. lecture, 2 hr. lab)

Prerequisite: Computerized Accounting (BOT 2413)

Competencies and Suggested Objectives:

1. Demonstrate a basic understanding of the need for payroll and personnel records.
   a. Identify various laws affecting employers' payroll operations.
   b. Discuss the importance of a thorough record keeping system.
   c. Prepare the payroll register and the employee's earnings records.
   Related Academic Topics (See Appendix A): C1, C2, C4, C5, M1, M2, M7
   Workplace Skills (See Appendix B): WP2, WP4, WP6
2. Demonstrate an understanding of the computation of wages and salaries.
   a. Calculate employee's wages utilizing various methods of payment (i.e., converting weekly wage rates to hourly rates, calculating earnings under incentive and commission plans).
   b. Utilize the Fair Labor Standards Act in the computation of wages and salaries.
   Related Academic Topics (See Appendix A): C1, C4, C5, M1, M2, M7
   Workplace Skills (See Appendix B): WP2, WP4, WP6
3. Journalize payroll transactions.
   a. Calculate common deductions including FICA and federal income taxes.
   b. Calculate net pay.
   c. Prepare various quarter-end and year-end payroll tax forms.
   Related Academic Topics (See Appendix A): C1, C2, C4, C5, M1, M2, M7
   Workplace Skills (See Appendix B): WP2, WP4, WP6
4. Comply with federal and state withholding tax deposit requirements.
   Related Academic Topics (See Appendix A): C1, C4, C5, M1, M2, M7
   Workplace Skills (See Appendix B): WP2, WP4, WP6

Course Name: Business Accounting

Course Abbreviation: BOT 1433

Classification: Related Vocational-Technical (from Business and Office and Related Technology Cluster)

Description: This course is designed to develop an understanding of recording, classifying, and summarizing business transactions and events with insight into interpreting and reporting the resulting effects upon the business. (3 sch: 3 hr. lecture)

Prerequisites: None

Competencies and Suggested Objectives:

1. Demonstrate an understanding of basic accounting terminology, concepts, and procedures.
   a. Analyze business transactions in terms of the accounting equation.
   b. Determine the effects of business operations on owner's equity.
   c. Utilize the basic accounting cycle in analyzing the flow of financial data.
   d. Classify, journalize, and post financial information.
   e. Perform end-of-period accounting functions.
   Related Academic Topics (See Appendix A): C1, C5, M1, M2, M7
   Workplace Skills (See Appendix B): WP2, WP4, WP6
2. Prepare each of the basic financial statements.
   a. Prepare a balance sheet.
   b. Prepare an income statement.
   c. Prepare a statement of owner's equity.
   Related Academic Topics (See Appendix A): C1, C5, M1, M2, M7
   Workplace Skills (See Appendix B): WP2, WP4, WP6
3. Use special journals for recording transactions.
   a. Use a combined cash journal and manage a commercial petty cash journal.
   b. Use a sales journal, purchases journal, cash payments journal, and cash receipts journal.
   Related Academic Topics (See Appendix A): C1, C5, M1, M2, M7
   Workplace Skills (See Appendix B): WP2, WP4, WP6

Course Name: Computerized Accounting

Course Abbreviation: BOT 2413

Classification: Related Vocational-Technical (from Business and Office and Related Technology Cluster)

Description: This course applies basic accounting principles using a computerized accounting system. (3 sch: 2 hr. lecture, 2 hr. lab)

Prerequisites: Business Accounting (BOT 1433)

Competencies and Suggested Objectives:

1. Perform the operations of the accounting cycle on the computer using accounting software.
   a. Build and utilize a computerized general ledger system and maintain a chart of accounts.
   b. Build and utilize a computerized accounts receivable system.
   c. Build and utilize a computerized accounts payable system.
   d. Utilize an integrated, computerized accounting system.

   Related Academic Topics (See Appendix A): C2, C4, M1, M2, M7
   Workplace Skills (See Appendix B): WP2, WP4, WP6
2. Use accounting software to maintain inventory, depreciation, and payroll records.
   a. Compute depreciation schedules.
   b. Maintain inventory records.
   c. Calculate and prepare payroll records.

   Related Academic Topics (See Appendix A): C2, C4, M1, M2, M7
   Workplace Skills (See Appendix B): WP2, WP4, WP6
3. Prepare and analyze financial statements using accounting software.
   a. Prepare balance sheets, income statements, and statements of owner's equity.
   b. Prepare schedules of accounts payable and accounts receivable.
   c. Prepare statements of change in financial position.

   Related Academic Topics (See Appendix A): C1, C2, C4, M1, M2, M7
   Workplace Skills (See Appendix B): WP2, WP4, WP6
4. Differentiate between manual and computerized accounting.
   a. Identify the advantages and disadvantages of a computerized accounting system.
   b. Identify the importance of maintaining backup copies of data.

   Related Academic Topics (See Appendix A): C1, C2, C4, M1, M2, M7
   Workplace Skills (See Appendix B): WP2, WP4, WP5, WP6

RELATED ACADEMIC COURSES

Course Name: Principles of Economics (Macroeconomics)

Course Abbreviation: ECO 2113

Classification: Related Academic

Description: An introduction to economic principles, problems, and policies with emphasis on the monetary system and national income theory and measurement.

Course Name: Legal Environment of Business I

Course Abbreviation: BAD 2413

Classification: Related Academic

Description: This course is designed to acquaint the student with the fundamental principles of law as they relate to the basic legal problems of business transactions in our economy. Special attention will be given to an introduction to law; law of contracts; agencies and employment; negotiable instruments and commercial papers.

Course Name: Principles of Accounting I

Course Abbreviation: ACC 1213

Classification: Related Academic

Description: A study of the elementary accounting principles as applied to the various forms of business organizations, and an introduction to specialized fields of accounting.

Course Name: Principles of Accounting II

Course Abbreviation: ACC 1223

Classification: Related Academic

Description: A continuation of ACC 1213

Prerequisite: Principles of Accounting I (ACC 1213)

SECTION II:

RECOMMENDED TOOLS AND EQUIPMENT

RECOMMENDED TOOLS AND EQUIPMENT FOR BANKING & FINANCE TECHNOLOGY

HARDWARE:

1. Computer work centers (desk and chair) (one for handicapped) w/modem (Internet) (1 per student)
   Personal Computer - to follow minimum specifications as published by MDE and to include access to the following:
   a. CD ROM
   b. Dot matrix printer (1 per 2 stations if not networked)
   c. Wide-carriage printer (1 per classroom)
   d. Laser printer (preferably color) (1 per classroom)
   e. Telecommunications service
   f. Flat bed scanner
2. LCD display panel and screen (1)
3. 10-key electronic desktop calculator
4. Copier (1)
5. Telephone line with phone (dedicated)
6. Access to fax machine

RECOMMENDED INSTRUCTIONAL MATERIALS

1. White boards (2 per classroom)
2. TV/VCR (1)
3. Presentation equipment (1)

SUGGESTED RESOURCES

1. Microspace
2. WordPerfect
3. Alphanumeric
4. DOS
5. Windows
6. Lotus 1-2-3
7. Microsoft Word
8. OS/2
9. dBASE
10. Quattro
11. Fox-pro
12. Paradox
13. EXCEL
14. Integrated Accounting

15. Access to spreadsheet, word processing, integrated accounting, banks and loan documentation software/hardware, Moneycounts, data communications, multimedia, presentation, scan, and clip art.
16. Peachtree Accounting
17. Data Communications
18. Multimedia Software
19. Presentation Software

APPENDIX A:

RELATED ACADEMIC TOPICS

APPENDIX A

RELATED ACADEMIC TOPICS FOR COMMUNICATIONS

C1 Interpret written material.
C2 Interpret visual materials (maps, charts, graphs, tables, etc.).
C3 Listen, comprehend, and take appropriate actions.
C4 Access, organize, and evaluate information.
C5 Use written and/or oral language skills to work cooperatively to solve problems, make decisions, take actions, and reach agreement.
C6 Communicate ideas and information effectively using various oral and written forms for a variety of audiences and purposes.

EXPANDED TOPICS FOR COMMUNICATIONS

TOPIC C1: Interpret written material.

C1.01 Read and follow complex written directions.
C1.02 Recognize common words and meanings associated with a variety of occupations.
C1.03 Adjust reading strategy to purpose and type of reading.
C1.04 Use sections of books and reference sources to obtain information.
C1.05 Compare information from multiple sources and check validity.
C1.06 Interpret items and abbreviations used in multiple forms.
C1.07 Interpret short notes, memos, and letters.
C1.08 Comprehend technical words and concepts.
C1.09 Use various reading techniques depending on purpose for reading.
C1.10 Find, read, understand, and use information from printed matter or electronic sources.

TOPIC C2: Interpret visual materials (maps, charts, graphs, tables, etc.).

C2.01 Use visuals in written and in oral presentations.
C2.02 Recognize visual cues to meaning (layout, typography, etc.).
C2.03 Interpret and apply information using visual materials.

TOPIC C3: Listen, comprehend, and take appropriate action.

C3.01 Identify and evaluate orally-presented messages according to purpose.
C3.02 Recognize barriers to effective listening.
C3.03 Recognize how voice inflection changes meaning.
C3.04 Identify speaker signals requiring a response and respond accordingly.
C3.05 Listen attentively and take accurate notes.
C3.06 Use telephone to receive information.

C3.07 Analyze and distinguish information from formal and informal oral presentations.

TOPIC C4: Access, organize, and evaluate information.

C4.01 Distinguish fact from opinion.
C4.02 Use various print and non-print sources for specialized information.
C4.03 Interpret and distinguish between literal and figurative meaning.
C4.04 Interpret written or oral communication in relation to context and writer's point of view.
C4.05 Use relevant sources to gather information for written or oral communication.

TOPIC C5: Use written and/or oral language skills to work cooperatively to solve problems, make decisions, take actions, and reach agreement.

C5.01 Select appropriate words for communication needs.
C5.02 Use reading, writing, listening, and speaking skills to solve problems.
C5.03 Compose inquiries and requests.
C5.04 Write persuasive letters and memos.
C5.05 Edit written reports, letters, memos, and short notes for clarity, correct grammar, and effective sentences.
C5.06 Write logical and understandable statements, phrases, or sentences for filling out forms, for correspondence or reports.
C5.07 Write directions or summaries of processes, mechanisms, events, or concepts.
C5.08 Select and use appropriate formats for presenting reports.
C5.09 Convey information to audiences in writing.
C5.10 Compose technical reports and correspondence that meet accepted standards for written communications.

TOPIC C6: Communicate ideas and information using oral and written forms for a variety of audiences and purposes.

C6.01 Give complex oral instructions.
C6.02 Describe a business or industrial process/mechanism.
C6.03 Participate effectively in group discussions and decision making.
C6.04 Produce effective oral messages utilizing different media.
C6.05 Explore ideas orally with partners.
C6.06 Participate in conversations by volunteering information when appropriate and asking relevant questions when appropriate.
C6.07 Restate or paraphrase a conversation to confirm one's own understanding.
C6.08 Gather and provide information utilizing different media.

C6.09 Prepare and deliver persuasive, descriptive, and demonstrative oral presentations.

RELATED ACADEMIC TOPICS FOR MATHEMATICS

M1 Relate number relationships, number systems, and number theory.
M2 Explore patterns and functions.
M3 Explore algebraic concepts and processes.
M4 Explore the concepts of measurement.
M5 Explore the geometry of one-, two-, and three-dimensions.
M6 Explore concepts of statistics and probability in real world situations.
M7 Apply mathematical methods, concepts, and properties to solve a variety of real-world problems.

EXPANDED TOPICS FOR MATHEMATICS

TOPIC M1: Relate number relationships, number systems, and number theory.

M1.01 Understand, represent, and use numbers in a variety of equivalent forms (integer, fraction, decimal, percent, exponential, and scientific notation) in real world and mathematical problem situations.
M1.02 Develop number sense for whole numbers, fractions, decimals, integers, and rational numbers.
M1.03 Understand and apply ratios, proportions, and percents in a wide variety of situations.
M1.04 Investigate relationships among fractions, decimals, and percents.
M1.05 Compute with whole numbers, fractions, decimals, integers, and rational numbers.
M1.06 Develop, analyze, and explain procedures for computation and techniques for estimations.
M1.07 Select and use an appropriate method for computing from among mental arithmetic, paper-and-pencil, calculator, and computer methods.
M1.08 Use computation, estimation, and proportions to solve problems.
M1.09 Use estimation to check the reasonableness of results.

TOPIC M2: Explore patterns and functions.

M2.01 Describe, extend, analyze, and create a wide variety of patterns.
M2.02 Describe and represent relationships with tables, graphs, and rules.
M2.03 Analyze functional relationships to explain how a change in one quantity results in a change in another.
M2.04 Use patterns and functions to represent and solve problems.
M2.05 Explore problems and describe results using graphical, numerical, physical, algebraic, and verbal mathematical models or representations.

M2.06 Use a mathematical idea to further their understanding of other mathematical ideas.
M2.07 Apply mathematical thinking and modeling to solve problems that arise in other disciplines, such as art, music, and business.

TOPIC M3: Explore algebraic concepts and processes.

M3.01 Represent situations and explore the interrelationships of number patterns with tables, graphs, verbal rules, and equations.
M3.02 Analyze tables and graphs to identify properties and relationships and to interpret expressions and equations.
M3.03 Apply algebraic methods to solve a variety of real world and mathematical problems.

TOPIC M4: Explore the concepts of measurement.

M4.01 Estimate, make, and use measurements to describe and compare phenomena.
M4.02 Select appropriate units and tools to measure to the degree of accuracy required in a particular situation.
M4.03 Extend understanding of the concepts of perimeter, area, volume, angle measure, capacity, and weight and mass.
M4.04 Understand and apply reasoning processes, with special attention to spatial reasoning and reasoning with proportions and graphs.

TOPIC M5: Explore the geometry of one-, two-, and three-dimensions.

M5.01 Identify, describe, compare, and classify geometric figures.
M5.02 Visualize and represent geometric figures with special attention to developing spatial sense.
M5.03 Explore transformations of geometric figures.
M5.04 Understand and apply geometric properties and relationships.
M5.05 Classify figures in terms of congruence and similarity and apply these relationships.

TOPIC M6: Explore the concepts of statistics and probability in real world situations.

M6.01 Systematically collect, organize, and describe data.
M6.02 Construct, read, and interpret tables, charts, and graphs.
M6.03 Develop an appreciation for statistical methods as powerful means for decision making.
M6.04 Make predictions that are based on exponential or theoretical probabilities.

M6.05 Develop an appreciation for the pervasive use of probability in the real world.

TOPIC M7: Apply mathematical methods, concepts, and properties to solve a variety of real-world problems.

M7.01 Use computers and/or calculators to process information for all mathematical situations.
M7.02 Use problem-solving approaches to investigate and understand mathematical content.
M7.03 Formulate problems from situations within and outside mathematics.
M7.04 Generalize solutions and strategies to new problem situations.

RELATED ACADEMIC TOPICS FOR SCIENCE

S1 Explain the Anatomy and Physiology of the human body.
S2 Apply the basic biological principles of Plants, Viruses and Monerans, Algae, Protista, and Fungi.
S3 Relate the nine major phyla of the kingdom animalia according to morphology, anatomy, and physiology.
S4 Explore the chemical and physical properties of the earth to include Geology, Meteorology, Oceanography, and the Hydrologic Cycle.
S5 Investigate the properties and reactions of matter to include symbols, formulas and nomenclature, chemical equations, gas laws, chemical bonding, acid-base reactions, equilibrium, oxidation-reduction, nuclear chemistry, and organic chemistry.
S6 Explore the principles and theories related to motion, mechanics, electricity, magnetism, light energy, thermal energy, wave energy, and nuclear physics.
S7 Explore the principles of genetic and molecular Biology to include the relationship between traits and patterns of inheritance, population genetics, the structure and function of DNA, and current applications of DNA technology.
S8 Apply concepts related to the scientific process and method to include safety procedures for classroom and laboratory; use and care of scientific equipment; interrelationships between science, technology and society; and effective communication of scientific results in oral, written, and graphic form.

EXPANDED TOPICS FOR SCIENCE

TOPIC S1: Explain the Anatomy and Physiology of the human body.

S1.01 Recognize common terminology and meanings.
S1.02 Explore the relationship of the cell to more complex systems within the body.

S1.03 Summarize the functional anatomy of all the major body systems.
S1.04 Relate the physiology of the major body systems to its corresponding anatomy.
S1.05 Compare and contrast disease transmission and treatment within each organ system.
S1.06 Explore the usage of medical technology as related to human organs and organ systems.
S1.07 Explain the chemical composition of body tissue.

TOPIC S2: Apply the basic biological principles of Plants, Viruses and Monerans, Algae, Protista, and Fungi.

S2.01 Identify the major types and structures of plants, viruses, monera, algae protista, and fungi.
S2.02 Explain sexual and asexual reproduction.
S2.03 Describe the ecological importance of plants as related to the environment.
S2.04 Analyze the physical chemical and behavioral process of a plant.

TOPIC S3: Relate the nine major phyla of the kingdom animalia according to morphology, anatomy, and physiology.

S3.01 Explain the morphology, anatomy, and physiology of animals.
S3.02 Describe the characteristics, behaviors, and habitats of selected animals.

TOPIC S4: Explore the chemical and physical properties of the earth to include Geology, Meteorology, Oceanography, and the Hydrologic Cycle.

S4.01 Examine minerals and their identification, products of the rock cycle, byproducts of weathering, and the effects of erosion.
S4.02 Relate the Hydrologic Cycle to include groundwater its zones, movement, and composition; surface water systems, deposits, and runoff.
S4.03 Consider the effects of weather and climate on the environment.
S4.04 Examine the composition of seawater; wave, tides, and currents; organisms, environment, and production of food; energy, food and mineral resources of the oceans.

TOPIC S5: Investigate the properties and reactions of matter to include symbols, formulas and nomenclature, chemical equations, gas laws, chemical bonding, acid-base reactions, equilibrium, oxidation-reduction, nuclear chemistry, and organic chemistry.

S5.01 Examine the science of chemistry to include the nature of matter, symbols, formulas and nomenclature, and chemical equations.

S5.02 Identify chemical reactions including precipitation, acids-bases, and reduction-oxidation.
S5.03 Explore the fundamentals of chemical bonding and principles of equilibrium.
S5.04 Relate the behavior of gases.
S5.05 Investigate the structure, reactions, and uses of organic compounds; and investigate nuclear chemistry and radiochemistry.

TOPIC S6: Explore the principles and theories related to motion, mechanics, electricity, magnetism, light energy, thermal energy, wave energy, and nuclear physics.

S6.01 Examine fundamentals of motion of physical bodies and physical dynamics.
S6.02 Explore the concepts and relationships among work, power, and energy.
S6.03 Explore principles, characteristics, and properties of electricity, magnetism, light energy, thermal energy, and wave energy.
S6.04 Identify principles of modern physics related to nuclear physics.

TOPIC S7: Explore the principles of genetic and molecular Biology to include the relationship between traits and patterns of inheritance; population genetics, the structure and function of DNA, and current applications of DNA technology.

S7.01 Examine principles, techniques, and patterns of traits and inheritance in organisms.
S7.02 Apply the concept of population genetics to both microbial and multicellular organism.
S7.03 Identify the structure and function of DNA and the uses of DNA technology in science, industry, and society.

TOPIC S8: Apply concepts related to the scientific process and method to include safety procedures for classroom and laboratory; use and care of scientific equipment; interrelationships between science, technology and society; and effective communication of scientific results in oral, written, and graphic form.

S8.01 Apply the components of scientific processes and methods in classroom and laboratory investigations.
S8.02 Observe and practice safe procedures in the classroom and laboratory.
S8.03 Demonstrate proper use and care for scientific equipment.
S8.04 Investigate science careers, and advances in technology.
S8.05 Communicate results of scientific investigations in oral, written, and graphic form.

APPENDIX B:

WORKPLACE SKILLS

APPENDIX B
WORKPLACE SKILLS FOR THE 21ST CENTURY

WP1 Allocates resources (time, money, materials and facilities, and human resources).

WP2 Acquires, evaluates, organizes and maintains, and interprets/communicates information, including the use of computers.

WP3 Practices interpersonal skills related to careers including team member participation, teaching other people, serving clients/customers, exercising leadership, negotiation, and working with culturally diverse.

WP4 Applies systems concept including basic understanding, monitoring and correction system performance, and designing and improving systems.

WP5 Selects, applies, and maintains/troubleshoots technology.

WP6 Employs thinking skills including creative thinking, decision making, problem solving, reasoning, and knowing how to learn.

APPENDIX C:

STUDENT COMPETENCY PROFILE

STUDENT COMPETENCY PROFILE

Student: _____

This record is intended to serve as a method of noting student achievement of the competencies in each course. It can be duplicated for each student and serve as a cumulative record of competencies achieved in the program.

In the blank before each competency, place the date on which the student mastered the competency.

Principles of Banking (BFT 1213)

_____ 1. Describe the three major functions of the commercial bank (deposit, credit, and payments function) and know the essential interrelation of the three.

_____ 2. Describe the bank's relationship to the community and its desire to make a profit and provide valuable services to the community.

_____ 3. Explain the relationship among banks, the Federal Reserve System, the state banking department, and the Comptroller of the currency and the Comptroller of the currency and other regulatory bodies having to do with financial institutions.

Money and Banking (BFT 1223)

_____ 1. Explain how the national banking system has been reformed.

_____ 2. Comprehend the basic functions of money and the nation's money supply.

_____ 3. Explain how the Federal Reserve uses its monetary policy to achieve economic balances.

Consumer Lending (BFT 1313)

_____ 1. Define consumer credit.

_____ 2. Identify the types and characteristics of consumer loans.

_____ 3. Explain the consumer lending process.

_____ 4. Explain the consumer loan monitoring process.

Commercial Lending (BFT 1323)

_____ 1. Comprehend the basic business operation of a commercial bank, including its sources and uses of funds, how it makes a profit, and how it manages risk.
_____ 2. Identify the personal characteristics and skills needed to become a successful loan officers.
_____ 3. Comprehend the risks involved in commercial lending and the problem loan process.

Professional Development in Financial Institutions I (BFT 1411)

_____ 1. Develop leadership skills in finance and banking.

Professional Development in Financial Institutions II (BFT 1421)

_____ 1. Continue to develop leadership skills in finance and banking.

Business Policy (BFT 2113)

_____ 1. Analyze a variety of goals, problems, facts, conditions, conflicts, and personalities concerning the business world.

Professional Development in Financial Institutions III (BFT 2431)

_____ 1. Continue to develop leadership skills in finance and banking.

Professional Development in Financial Institutions IV (BFT 2441)

_____ 1. Culminate the development of leadership skills in finance and banking.

Business Finance (BFT 2523)

_____ 1. Explain the importance of financial planning.
_____ 2. Describe the reasons for borrowing.
_____ 3. Differentiate between interest formulas.
_____ 4. Demonstrate an awareness of the practical aspects of personal finance.

Bank Accounting (BFT 2623)

_____ 1. Recognize the terminology associated with the banking industry and the accounting and reporting system.
_____ 2. Describe the statement of income, the balance sheet, and the statement of changes in stockholders' equity for a bank.
_____ 3. Classify the major components of a bank's financial statements.

Work-Based Learning in Banking and Finance Technology (BFT 2914)

_____ 1. Apply technical skills needed to be a viable member of the work force.
_____ 2. Apply skills developed in other program area courses.
_____ 3. Apply human relationship skills.
_____ 4. Apply and practice positive work habits and responsibilities.
_____ 5. Work with instructor and employer to develop written occupational objectives to be accomplished.
_____ 6. Assess accomplishment of objectives.
_____ 7. Utilize a set of written guidelines for the work-based learning program.

Special Project in Banking and Finance Technology (BFT 2924)

_____ 1. Demonstrate skills needed to be a viable member of the financial institutions or industry workforce.